

In re:  
Michael J Hessenauer  
Tina M Hessenauer  
Debtors

Case No. 24-10462-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 22, 2024

User: admin  
Form ID: 155

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J Hessenauer, Tina M Hessenauer, 206 Baldwin Avenue, Ridley Park, PA 19078-1617
14856798	+ Pennymac Loan Services, LLC, c/o Mark A. Cronin, Esq, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14854431	+ United Rev, Po Box 1184, Langhorne, PA 19047-6184

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14855813	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 23 2024 00:36:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14858574	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 23 2024 00:36:00	ACAR Leasing Ltd. d/b/a GM Financial, P O Box 183853, Arlington, TX 76096-3853
14874876	Email/PDF: resurgentbknotifications@resurgent.com	Aug 23 2024 00:48:29	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14854409	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 23 2024 00:36:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14854411	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 23 2024 00:36:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
14854412	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 23 2024 00:48:24	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14858693	+ Email/PDF: ebn_ais@aisinfo.com	Aug 23 2024 00:48:28	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14854414	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2024 00:48:34	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14875905	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2024 00:48:25	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14854415	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 23 2024 00:48:25	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14854416	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 23 2024 00:36:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14854417	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 23 2024 00:36:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14854418	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 23 2024 00:36:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14854419	Email/Text: bankruptcy@dcu.org	Aug 23 2024 00:37:00	Digital Federal Credit Union, Attn: Bankruptcy, 220 Donald Lynch Blvd, Marlborough, MA 01752

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14875981	+ Email/Text: bankruptcy@dcu.org	Aug 23 2024 00:37:00	Digital Federal Credit Union, Attn: Bankruptcy, 853 Donald Lynch Blvd, Marlborough, MA 01752-4704
14857411	Email/Text: mrdiscen@discover.com	Aug 23 2024 00:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14854420	+ Email/Text: mrdiscen@discover.com	Aug 23 2024 00:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14854422	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 23 2024 00:36:00	GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14854413	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 23 2024 00:48:23	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14863679	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 23 2024 00:36:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14854424	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 23 2024 00:36:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14861004	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2024 00:48:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14854425	+ Email/Text: Documentfiling@lciinc.com	Aug 23 2024 00:36:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14873322	+ Email/Text: Documentfiling@lciinc.com	Aug 23 2024 00:36:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
14875104	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 23 2024 00:48:33	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14855309	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 23 2024 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14854426	+ Email/PDF: ebnotices@pnmac.com	Aug 23 2024 00:48:24	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14867667	+ Email/PDF: ebnotices@pnmac.com	Aug 23 2024 00:48:34	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14867899	Email/PDF: ebnotices@pnmac.com	Aug 23 2024 00:48:25	PennyMac Loan Services, LLC., P.O. Box 660929, Dallas TX 75266-0929
14861003	Email/PDF: resurgentbknofications@resurgent.com	Aug 23 2024 00:48:28	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14854427	+ Email/Text: bankruptcy1@pffcu.org	Aug 23 2024 00:36:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
14857082	+ Email/Text: bankruptcy1@pffcu.org	Aug 23 2024 00:36:00	Police & Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022
14874023	Email/Text: bnc-quantum@quantum3group.com	Aug 23 2024 00:36:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14874022	Email/Text: bnc-quantum@quantum3group.com	Aug 23 2024 00:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14854428	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 23 2024 00:48:26	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14854429	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 23 2024 00:48:24	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14854430	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 23 2024 00:36:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001

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14873539	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 23 2024 00:36:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14854432	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 23 2024 00:48:24	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14864530	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 23 2024 00:48:23	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
14868003	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 23 2024 00:48:33	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14854410	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14854421	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14854423	*+	GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14854433	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14854434	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14854435	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001
14868004	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2024 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Michael J Hessenauer brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Joint Debtor Tina M Hessenauer brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Michael J Hessenauer	)	Case No. 24-10462-amc
	)	
Tina M Hessenauer	)	Chapter: 13
	)	
Debtor(s).	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: August 22, 2024

For The Court

Ashely M. Chan  
Chief Judge, United States Bankruptcy Court